

**Information to identify the case:**

Debtor 1 **Steven J. Zebert**  
First Name Middle Name Last Name  
Debtor 2 **Louanne Zebert**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4000**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-2535**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **15-20003-JAD**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven J. Zebert

Louanne Zebert

3/26/18

**By the court:**

Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Steven J. Zebert  
Louanne Zebert  
Debtors

Case No. 15-20003-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala  
Form ID: 3180W

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Total Noticed: 52

Date Rcvd: Mar 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2018.

db/jdb +Steven J. Zebert, 250 Darlen Hill Drive, Pittsburgh, PA 15239-1959  
 cr +Kingsmead Asset Holding Trust, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400  
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866  
 13976083 +AT&T Wireless, c/o Palisades Collection LLC, PO Box 1244, Englewood Cliffs, NJ 07632-0244  
 13984626 +Advance Cardiology, 575 Coal Valley Rd., South Hills Medical Bldg. Ste. 460, Clairton, PA 15025-3730  
 13976080 +Allegheny Dermatology Assoc. PC, Parkway Bldg Suite 201, 339 Old Haymaker Rd., Monroeville, PA 15146-3549  
 13976079 +Allegheny Dermatology Assoc. PC, Parkway Bldg, Ste. 201, 339 Old Haymaker Rd., Monroeville, PA 15146-3549  
 13976081 +Allegheny Radiology Assoc., PO Box 49, Pittsburgh, PA 15230-0049  
 13984634 +Collection Service Center, PO Box 560, New Kensington, PA 15068-0560  
 14012326 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13976085 +DCF Dental Collection Firm, 1827 Golden Mile Hwy #B, Pittsburgh, PA 15239-2827  
 13976086 +Dr. Bryan C. Donohue, Credit Collections USA, 256 Greenbag Rd., Ste. 1, Morgantown, WV 26501-7158  
 13976087 +Dr. Rick Rivardo, DCF Dental Collection Firm, 1827 Golden Mile Hwy #D855, Pittsburgh, PA 15239-2827  
 13984640 +EMP, 100 South Owasso Blvd West, Saint Paul, MN 55117-1036  
 13984639 +Earned Income Tax Office Borough of Plum, 4555 New Texas Road, Pittsburgh, PA 15239-1199  
 13976089 +Earned Income Tax Office of Plum Boro, 4555 New Texas Road, Pittsburgh, PA 15239-1199  
 13976090 +Flabeg US Holding, Inc., 851 Third Ave., Brackenridge, PA 15014-1445  
 13976091 +Forbes Regional Health System, Collection Service Center, 839 Fifth Avenue, New Kensington, PA 15068-6303  
 13976092 +Forbes Regional Hospital, PO Box 3475, Toledo, OH 43607-0475  
 14170687 +Harry R. Schlegel, Tax Collector, Borough of Plum, 4555 New Texas Road, Pittsburgh, PA 15239-1167  
 13976093 +Home Depot/Citibank NA, c/o Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905  
 13976094 +KML Law Group, P.C., Mellon Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538  
 13976096 +Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760  
 13976097 +Plum Borough Municipal Authority, 4555 New Texas Road, Pittsburgh, PA 15239-1195  
 13984649 +Plum Borough School & Borough of Plum, 4555 New Texas Road, Pittsburgh, PA 15239-1167  
 13984650 +Plum EMS, 4545 New Texas Rd., Pittsburgh, PA 15239-1136  
 13984653 +Premier Medical Assoc., One Monroeville Center, 3824 Northern Pike, Ste. 675, Monroeville, PA 15146-2151  
 13976098 +Premier Medical Assoc., PO Box 643773, Pittsburgh, PA 15264-3773  
 13976100 +Random Properties Acquisition Corp III, 7515 Irvine Center Drive, Ste. 100, Irvine, CA 92618-2930  
 14035480 +Random Properties Acquisition Corp III, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004  
 13976101 +Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708  
 13984659 +Shellpoint Mortgage Servicing, 55 Beattie Pl Ste. 600, Greenville, SC 29601-2165  
 13984661 +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980  
 13976105 +UPMC St. Margaret, NCO Financial, PO Box 13570, Philadelphia, PA 19101  
 13976106 +USA Funds, PO Box 6180, Indianapolis, IN 46206-6180  
 13976107 +WPAHS, 2 Allegheny Center, 6th Floor, Pittsburgh, PA 15212-5404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 27 2018 02:22:47 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 13984633 +E-mail/Text: abovay@creditmanagementcompany.com Mar 27 2018 02:23:25 CMC, PO Box 16346, Pittsburgh, PA 15242-0346  
 13976084 +EDI: ALLIANCEONE.COM Mar 27 2018 06:03:00 Capital One Bank, c/o Alliance One, 4850 Street Rd., Ste. 300, Feasterville Trevose, PA 19053-6643  
 14050206 +E-mail/Text: kburkley@bernsteinlaw.com Mar 27 2018 02:23:45 Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945  
 13976088 +E-mail/Text: kburkley@bernsteinlaw.com Mar 27 2018 02:23:45 Duquesne Light Company, 411 7th Avenue, MD6-1, Pittsburgh, PA 15219-1942  
 13984641 +EDI: ESCALLATE.COM Mar 27 2018 06:03:00 Escallate, LLC, 5200 Stoneham Rd., Ste. 200, North Canton, OH 44720-1584  
 14014863 EDI: NAVIENTFKASMSERV.COM Mar 27 2018 06:03:00 Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640  
 13984603 EDI: NAVIENTFKASMGUAR.COM Mar 27 2018 06:03:00 Navient Solutions, Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430  
 13976095 +EDI: CCUSA.COM Mar 27 2018 06:03:00 Oral Maxillofacial Surgery, c/o Credit Collections USA, 256 Greenbag Rd., Ste 1, Morgantown, WV 26501-7158

District/off: 0315-2

User: aala  
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13984651 EDI: PRA.COM Mar 27 2018 06:03:00 Portfolio Recovery Assoc., 120 Corporate Blvd.,  
Norfolk, VA 23502  
14051538 EDI: RESURGENT.COM Mar 27 2018 06:03:00 PYOD, LLC, c/o Shellpoint Mortgage Servicing,  
P.O. Box 10826, Greenville, SC 29603-0826  
13976099 +E-mail/Text: BankruptcyMail@questdiagnostics.com Mar 27 2018 02:23:54  
Quest Diagnostics, Inc., PO Box 7302, Hollister, MO 65673-7302  
13976082 EDI: AGFINANCE.COM Mar 27 2018 06:03:00 American General/Springleaf Financial,  
PO Box 3251, Evansville, IN 47731  
13976102 +EDI: NAVIENTFKASMRSERV.COM Mar 27 2018 06:03:00 Sallie Mae, 11100 USA Pkwy,  
Fishers, IN 46037-9203  
13976103 +EDI: PRA.COM Mar 27 2018 06:03:00 Sears, c/o Portfolio Recovery Assoc. LLC,  
PO Box 12914, Norfolk, VA 23541-0914  
13976104 +E-mail/Text: bmg.bankruptcy@centurylink.com Mar 27 2018 02:23:06 Sprint, AFNI, Inc.,  
404 Brock Dr., Bloomington, IL 61701-2654

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
cr Duquesne Light Company  
cr Random Properties Acquisition Corp III  
13984631\* +AT&T Wireless, c/o Palisades Collection LLC, PO Box 1244, Englewood Cliffs, NJ 07632-0244  
13984627\* +Allegheny Dermatology Assoc. PC, Parkway Bldg, Ste. 201, 339 Old Haymaker Rd.,  
Monroeville, PA 15146-3549  
13984628\* +Allegheny Dermatology Assoc. PC, Parkway Bldg Suite 201, 339 Old Haymaker Rd.,  
Monroeville, PA 15146-3549  
13984629\* +Allegheny Radiology Assoc., PO Box 49, Pittsburgh, PA 15230-0049  
13984632\* +Capital One Bank, c/o Alliance One, 4850 Street Rd., Ste. 300,  
Feasterville Trevose, PA 19053-6643  
13984635\* +DCF Dental Collection Firm, 1827 Golden Mile Hwy #B, Pittsburgh, PA 15239-2827  
13984636\* +Dr. Bryan C. Donohue, Credit Collections USA, 256 Greenbag Rd., Ste. 1,  
Morgantown, WV 26501-7158  
13984637\* +Dr. Rick Rivardo, DCF Dental Collection Firm, 1827 Golden Mile Hwy #D855,  
Pittsburgh, PA 15239-2827  
13984638\* +Duquesne Light Company, 411 7th Avenue, MD6-1, Pittsburgh, PA 15219-1942  
13984642\* +Forbes Regional Health System, Collection Service Center, 839 Fifth Avenue,  
New Kensington, PA 15068-6303  
13984643\* +Forbes Regional Hospital, PO Box 3475, Toledo, OH 43607-0475  
13984644\* +Home Depot/Citibank NA, c/o Northland Group Inc., PO Box 390905,  
Minneapolis, MN 55439-0905  
13984645\* +KML Law Group, P.C., Mellon Independence Center - Suite 5000, 701 Market Street,  
Philadelphia, PA 19106-1538  
13984604\* Navient Solutions, Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149,  
P.O. Box 9430, Wilkes-Barre, PA 18773-9430  
13984646\* +Oral Maxillofacial Surgery, c/o Credit Collections USA, 256 Greenbag Rd., Ste 1,  
Morgantown, WV 26501-7158  
13984647\* +Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760  
13984648\* +Plum Borough Municipal Authority, 4555 New Texas Road, Pittsburgh, PA 15239-1195  
13984652\* +Premier Medical Assoc., PO Box 643773, Pittsburgh, PA 15264-3773  
13984654\* +Quest Diagnostics, Inc., PO Box 7302, Hollister, MO 65673-7302  
13984655\* +Random Properties Acquisition Corp III, 7515 Irvine Center Drive, Ste. 100,  
Irvine, CA 92618-2930  
13984656\* +Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708  
13984657\* +Sallie Mae, 11100 USA Pkwy, Fishers, IN 46037-9203  
13984658\* +Sears, c/o Portfolio Recovery Assoc. LLC, PO Box 12914, Norfolk, VA 23541-0914  
13984660\* +Sprint, AFNI, Inc., 404 Brock Dr., Bloomington, IL 61701-2654  
13984662\* +UPMC St. Margaret, NCO Financial, PO Box 13570, Philadelphia, PA 19101  
13984663\* +USA Funds, PO Box 6180, Indianapolis, IN 46206-6180  
13984664\* +WPAHS, 2 Allegheny Center, 6th Floor, Pittsburgh, PA 15212-5404  
13984630 ##+Allegheny Radiology Assoc., 651 S. Center Ave., Ste. 102, Somerset, PA 15501-2811  
TOTALS: 3, \* 27, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: aala  
Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Random Properties Acquisition Corp III  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Derek K. Koget on behalf of Creditor Allegheny County dkoget@grblaw.com, cnoroski@grblaw.com  
James Warmbrodt on behalf of U.S. Trustee Office of the United States Trustee  
bkgroup@kmllawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
Joseph F. Nicotero on behalf of Joint Debtor Louanne Zebert niclowlgl@comcast.net  
Joseph F. Nicotero on behalf of Debtor Steven J. Zebert niclowlgl@comcast.net  
Joshua I. Goldman on behalf of Creditor Random Properties Acquisition Corp III  
bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@berNSTEINLAW.COM, ckutch@ecf.courtdrive.com;acarr@berNSTEINLAW.COM  
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com  
Scott R. Lowden on behalf of Debtor Steven J. Zebert niclowlgl@comcast.net  
Scott R. Lowden on behalf of Plaintiff Steven J. Zebert niclowlgl@comcast.net  
Scott R. Lowden on behalf of Joint Debtor Louanne Zebert niclowlgl@comcast.net  
Scott R. Lowden on behalf of Plaintiff Louanne Zebert niclowlgl@comcast.net  
William E. Miller on behalf of Creditor Kingsmead Asset Holding Trust  
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 16